

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

---

Mark R. DeLuca

1

**I. Real Party in Interest**

The Real Party in Interest for the appealed application is Computer Sciences Corporation.

**II. Related Appeals and Interferences**

There are no related appeals or interferences that will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

**III. Status of Claims**

Claims 1-63 have been entered in the case. Claims 5, 10, 26, 40, 47-57, and 62-63 have been cancelled. Claims 1-4, 6-9, 11-25, 27-39, 41-46, and 58-61 are pending. Claims 1-4, 6-9, 11-25, 27-39, 41-46, and 58-61 have been rejected. No claims have been allowed.

**IV. Status of Amendments**

An Office Action was mailed on October 4, 2006. No amendments have been made to the claims since the mailing of this Office Action.

**V. Summary of Invention**

This invention generally relates to methods, systems and carrier mediums for displaying messages in an insurance claims processing program. See Specification, page 4, lines 4-5 (all future page, paragraph, and line references in this section refer to the Specification unless otherwise indicated).

Processing insurance claims is a complex task that is typically accomplished by skilled insurance adjusters. Recently, insurance adjusters have turned to computers to assist in evaluating insurance claims. The process of determining an estimated amount of the claim associated with a

bodily injury is typically interactive. The user may provide inputs to the insurance claim processing computer system by specifying the type or extent of bodily injury, describing the nature of treatments, etc. The insurance claim processing computer system may use various messages displayed on the display terminal for prompting or communicating with the user to provide meaningful and relevant input information..

There were several drawbacks with the earlier computer-based insurance processing systems. For example, the prior art used messages that were part of the application program source code. This made it difficult to modify and install the application software for use in other countries, which used a language other than, for example, US English. Additionally, maintenance and modification of the messages hard-coded in the application program software was also time consuming and costly. This reduced the insurance processing software flexibility and usability. (See page 1, line 18 - page 2, line 27)

Recognizing the drawbacks of conventional insurance claims processing software, Appellant developed a new method, system and carrier medium for displaying messages in an insurance claim processing program.

Independent claim 1 is directed to a method of processing a bodily insurance claim. A database is provided that includes one or more message codes and message texts associated with the message codes. (See page 4, lines 11-13). During installation of the insurance claims processing software, the message text of at least one of the entries in the database is customized for a particular insurance company. (See page 15, line 24 - page 16, line 3). The customization of the message text includes modifying text of at least one of the message text entries in the database. (See page 14, lines 1-5).

During use of the insurance claims processing program, an insurance claim is sent to the insurance claims processing program. The program generates one or more processing steps in response to the insurance claim and displays one or more processing steps to the user. (See page

9, lines 13 to page 10, line 6). The program generates a request to display a message. (See page 14, lines 7-11). The generated request to display a message includes a requested message code. (See page 15, lines 1-7). The generated message code refers to a predefined message text. The database is searched for an entry that matches the message code. Upon finding the message code, the corresponding message text is retrieved and displayed. The displayed message text may assist the user in processing the insurance claim. (See page 14, lines 12-25 and page 15, lines 9-22). Input is received from the user relating to the insurance claim. (See page 9, lines 24-27). The program automatically estimates a bodily injury general damages value of the insurance claim based on input from the user and displays the estimated value to the user. (See (See page 11, line 23-26; page 16, lines 5-13).

Independent claim 17 is directed a system that includes a CPU, a memory coupled to the CPU, a display device, and a database. (See page 6, lines 7-18; page 4, lines 7-9). The database stores entries, each including a message code and a corresponding message text. (See page 4, lines 12-16). The system memory stores computer programs executable by the CPU to customize the message text of at least one of the entries in the database to be customized for a particular insurance company. (See page 15, line 24 - page 16, line 3). The customization of the message text includes modifying text of at least one of the message text entries in the database. (See page 14, lines 1-5).

During use of the insurance claims processing program, an insurance claim is sent to the insurance claims processing program. The program generates one or more processing steps in response to the insurance claim and displays one or more processing steps to the user. (See page 9, lines 13 to page 10, line 6). The program generates a request to display a message. (See page 14, lines 7-11). The generated request to display a message includes a requested message code. (See page 15, lines 1-7). The generated message code refers to a predefined message text. The database is searched for an entry that matches the message code. Upon finding the message code, the corresponding message text is retrieved and displayed. The displayed message text may assist the user in processing the insurance claim. (See page 14, lines 12-25 and page 15, lines 9-22).

Input is received from the user relating to the insurance claim. (See page 9, lines 24-27). The program automatically estimates a bodily injury general damages value of the insurance claim based on input from the user and displays the estimated value to the user. (See (See page 11, line 23-26; page 16, lines 5-13).

Independent claim 31 is directed to a carrier medium that includes program instructions that are computer-executable to implement a method that includes customizing the message text of at least one of the entries in a database for a particular insurance company during installation of insurance claims processing software. (See page 15, line 24 - page 16, line 3). The customization of the message text includes modifying text of at least one of the message text entries in the database. (See page 14, lines 1-5).

During use of the insurance claims processing program, an insurance claim is sent to the insurance claims processing program. The program generates one or more processing steps in response to the insurance claim and displays one or more processing steps to the user. (See page 9, lines 13 to page 10, line 6). The program generates a request to display a message. (See page 14, lines 7-11). The generated request to display a message includes a requested message code. (See page 15, lines 1-7). The generated message code refers to a predefined message text. The database is searched for an entry that matches the message code. Upon finding the message code, the corresponding message text is retrieved and displayed. The displayed message text may assist the user in processing the insurance claim. (See page 14, lines 12-25 and page 15, lines 9-22). Input is received from the user relating to the insurance claim. (See page 9, lines 24-27). The program automatically estimates a bodily injury general damages value of the insurance claim based on input from the user and displays the estimated value to the user. (See (See page 11, line 23-26; page 16, lines 5-13).

## **VI. Grounds of Rejection to be Reviewed on Appeal**

Claims 1-4, 9, 14, 16-21, 25, 30-35, 39, 44, 46, 58, and 60-61 are finally rejected under

35 U.S.C. §103(a) as being obvious over Huffman (U.S. Patent No. 5,870,711) (hereinafter “Huffman”) in view of Kuwamoto et al. (U.S. Patent No. 5,483,632) (hereinafter “Kuwamoto”) and Provost et al. (U.S. Patent No. 5,634,265) (hereinafter “Provost”).

## VII. Argument

Claims 1-4, 9, 14, 16-21, 25, 30-35, 39, 44, 46, 58, and 60-61 are finally rejected under 35 U.S.C. §103(a) as being obvious over Huffman in view of Kuwamoto and Provost. Appellants traverse this rejection for the following reasons. Different groups of claims are addressed under their respective subheadings.

### Claim 1

In order to reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner* et al., 379 F.2d 1011, 154 U.S.P.Q. 173, 177-178 (C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. (emphasis added) *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03. “All the words in a claim must be considered in judging the patentability of that claim against the prior art.” (emphasis added) *In re Wilson*, 424 F.2d 1382, 1385 (C.C.P.A. 1970). In addition, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Claim 1 describes a system that has a combination of features including:

automatically generates one or more processing steps in response to the insurance claim,

automatically displays one or more processing steps to a user;

automatically generates a request to display a message to the user based on the displayed processing steps, wherein the request comprises a requested message code;

automatically searches the database for a matching entry which matches the requested message code, wherein the database stores a plurality of entries including the matching entry;

automatically retrieves the matching entry from the database in response to said searching the database for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text;

automatically displays the matching message text corresponding to the requested message code to the user along with one or more of the displayed processing steps, wherein the message text is configured to assist the user in processing the insurance claim using the insurance claims processing program;

receives input from the user relating to the insurance claim;

automatically estimates a bodily injury general damages value of the insurance claim based on input from the user, wherein the insurance claim comprises a bodily injury claim; and

displays the estimated value to the user.

Appellant submits that Huffman, alone or in combination with the other cited art, does not teach or suggest the above-quoted features of claim 1, in combination with the other features of the claim. Claim 1 is directed to a method of processing a bodily injury claim, which includes displaying one or more steps for processing of the claim to the user. As the processing steps are displayed to the user, one or more message requests may be generated, depending on the step that is displayed. The message text matching a message code in the request is then displayed to that user along with one or more of the processing steps.

In an Office Action mailed October 4, 2006, the Examiner states:

As per the newly added limitations, Huffman, Kuwamoto and Provost teach a method as analyzed and discussed in the previous Office Action (paper

number 12072005), further comprising

automatically displays the matching message text corresponding to the requested message code to the user along with one or more of the displayed processing steps (Huffman; Figure 5, Figure 6, Figure 7, column 4, lines 5-6, column 7, lines 7-20, column 11, lines 37-66, column 12, lines 50-53);...

The Examiner states:

In response Applicant's argument ... that Huffman fails to teach "automatically displaying the matching message text for a requested message to a user", "automatically generates a request to display a message" and "the message text is display along with one or more of the processing steps," Examiner respectfully disagrees, and notes that Huffman teaches "FIG. 6 illustrates one embodiment of an AMS subsystem interface screen that the user accesses on a computer terminal. The AMS subsystem allows the claims management system to interface with existing software programs. The AMS subsystem includes a plurality of forms and tables, " (Huffman; column 11, lines 41-45) and "AMSMMSG.DB is a table entitled "AMS Message Table" contained in the AMS subsystem. The table contains the message text for each AMS message for conversion to a DBASE IV record followed by broadcast via the ... [...] interface" (Huffman; column 11, lines 62-66), which Examiner interprets, together with Huffman's teaching of a displayed "error message" area within "an embodiment of the user interface screen provided when accessing the AMS subsystem" (Huffman; Figure 6, column 4, lines 5-6) and "displays the adjuster activity report to the screen" (reads on "the message text is displayed along with one or more of the processing steps:" (Huffman; column 11, lines 37-57, column 12, lines 50-53) as teaching these argued limitations

With respect to the feature of claim 1: "automatically displays the matching message text corresponding to the requested message code to the user along with one or more of the displayed processing steps", the Examiner apparently relies on Huffman. The Examiner makes reference to "Huffman's teaching of a displayed 'error message' area" and "adjuster activity report." The Examiner does not, however, appear to indicate what portion of the adjuster activity report the Examiner considers to be the matching message text corresponding to a message code in a request based on the processing steps, or what processing steps are being displayed along with the alleged matching message text. Moreover, the cited portions of Huffman do not appear to teach or suggest a request to display a message to the user based on the displayed processing steps of a claim, the request including a requested message code. The portion of Huffman relied upon in the

Office Action mailed October 4, 2006 for the feature “automatically generates a request to display a message to the user based on the displayed processing steps, wherein the request comprises a requested message code” states in part:

In creating correspondence, the claims adjuster has the ability to create a letter and envelope to the customer claimant that will acknowledge the receipt of the claim, request additional data from the claimant, or deny the claim. The claim adjuster can also request additional data from the carrier company's stations. The system cannot only create a letter and envelope to the claimant, but it will also generate copies of letters to carbon copy or blind copy individuals with a unique message to each recipient. This can be done utilizing standard form letters contained within the system or special user created letters.  
(Huffman, column 7, lines 11-20).

Huffman describes cargo claims processing software that may be used to track the progress of a cargo claim. The software described by Huffman allows a user of the software to “request letters or data from a station.” The software, upon receiving a request from a user, will generate the correspondence. The “messages” that are generated in the portion of column 7 cited above are messages directed to persons other than the user that provides the input relating to the insurance claim and receives a display of an estimated value of the insurance claim based on the input from that user (as recited in claim 1). The messages are sent to such as claimants and blind carbon copies recipients, and do not appear to be displayed to such user. Appellant submits that Huffman does not teach or suggest the feature of automatically generating a request to display a message to the user along with on the displayed processing steps, wherein the request comprises a requested message code. Moreover, to the extent that the Examiner is relying on messages to parties other than the user provided input and receiving an estimate as recited in claim 1, Appellant submits that messages in the “adjuster activity report” described as being displayed in the cited portion of column 11 of Huffman do not appear to be the “messages” generated by the request in the cited portion of column 7 of Huffman. Therefore, Appellant disagrees that Huffman teaches or suggests automatically displaying the matching message text for a requested message code to the user along with one or more of the displayed processing steps.

Claim 1 further describes:

customizing the message text of at least one of the entries for a particular insurance company during an installation of an insurance claims processing program on a computer system, wherein said customizing the message text comprises modifying the message text of the at least one entry during the installation;

The cited art does not appear to teach or suggest at least this feature of claim 1, in combination with the other features of the claim.

The Examiner relies on Kuwamoto, Figures 4 and 14, item 1431, column 2, lines 60 to column 3, line 64, column 5, lines 43-47, column 10, lines 44-45 for the above-quoted feature of claim 1. Appellant respectfully disagrees with Examiner's position. Kuwamoto describes a system including a help facility for use with integrated software comprising multiple application programs. (Kuwamoto, column 2, lines 12-15). Kuwamoto states:

It is a further object, of the invention to provide a method and a system of help-information control whereby the help facility, in displaying a help screen always in the foreground active window of a multi-window system, is implemented so that the processing overhead on application programs is minimized, with the contents of help messages for display being readily modified in accordance with any changes in or additions to application program functions.  
(Kuwamoto, column 2, lines 11-16)

FIG. 4 illustrates the configuration of the software for use with the word-processor of this embodiment. In this figure, reference numerals 401 through 408 are application programs (hereinafter called APs) for editing documents. Numeral 401 stands for a text editing program, 402 for a figure editing program, 403 for a graph editing program, 404 for a list editing program, and 405 for an image editing program. Numeral 406 is a layout editing program that integrates into a single document those documents edited by the foregoing APs. Numeral 407 is a print program for printing documents. Numeral 408 is a help program that implements the help facility. Programs 401 through 408 are each controlled as an independent task by an operating system program (hereinafter called the OS) 409. The OS 409 provides a wide range of controls: from basic task control to input/output control to multi-window control on the CRT screen. APs and the OS 409 are loaded by an initial loading program 410 for initialization.  
(Kuwamoto, column 3, lines 8-24)

Kuwamoto discloses a help information control system integrated software including multiple applications (Kuwamoto, FIG. 4). The contents of help messages displayed within the multiple applications of the integrated software may be modified in accordance with changes or addition to

application program functions (See, e.g., Kuwamoto, column 2, lines 11-16). The multiple application programs, along with the operating system, may be loaded by an initial loading program (Kuwamoto, column 3, lines 8-24). An application program that opens a window may require modifying a help message that reflects its executing status. (Kuwamoto, column 3, lines 44-45). Kuwamoto does not appear to teach or suggest customizing the message text of an entry in a database for a particular insurance company, during installation of an insurance claims processing program.

For at least these reasons, Appellant submits that claim 1 is allowable over the cited art.

Claim 17

Claim 17 includes, but is not limited to, the feature of:

automatically generate one or more processing steps in response to the insurance claim;

automatically display one or more processing steps to the user on the display device;

automatically generate a request to display a message to the user based on the displayed processing steps, wherein the request comprises a requested message code;

automatically search the database for a matching entry which matches the requested message code;

automatically retrieve the matching entry from the database, wherein the matching entry comprises a matching message text;

automatically display the matching message text corresponding to the requested message code to the user on the display device along with one or more of the displayed processing steps, wherein the message text is configured to assist a user in processing the insurance claim using the insurance claims processing program; and

receive input from the user relating to the insurance claim;

automatically estimate a bodily injury general damages value of the insurance claim based on the input from the user using the insurance claim processing program, wherein the insurance claim comprises a bodily injury claim; and  
display the estimated value to the user.

For at least the same reasons cited above for claim 1, Appellant submits that claim 17 is patentable over the cited art.

### Claim 31

Claim 31 includes, but is not limited to, the feature of:

automatically generates one or more processing steps in response to the insurance claim;

automatically displays one or more processing steps to a user;

automatically generates a request to display a message to the user based on the displayed processing steps, wherein the request comprises a requested message code;

automatically searches a database for a matching entry which matches the requested message code, wherein the database stores a plurality of entries including the matching entry, wherein each entry in the database comprises a message code and a corresponding message text;

automatically retrieves the matching entry from the database in response to said searching the database for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text;

automatically displays the matching message text corresponding to the requested message code to the user along with one or more of the displayed processing steps, wherein the message text is configured to assist a user in processing the insurance claim using an insurance claims processing program;

receives input from the user relating to the insurance claim;

automatically estimates a bodily injury general damages value of the insurance claim based on input from the user using the insurance claim

processing program, wherein the insurance claim comprises a bodily injury claim; and

displays the estimated value to the user.

For at least the same reasons cited above for claim 1, Appellant submits that claim 31 is patentable over the cited art.

#### Claim 2

Claim 2 recites, in part, “specifying the message text of each entry in the database during an installation of the insurance claims processing program on a computer system.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 1, for at least the reasons cited above.

#### Claim 3

Claim 3 recites, in part, “specifying the message text of each entry in the database during an installation of the database on a computer system.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 1, for at least the reasons cited above.

#### Claim 4

Claim 4 recites, in part, “updating the message text of each entry in the database by re-installing the database on the computer system without re-installing the insurance claims processing program on the computer system.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 1, for at least the reasons cited above. Furthermore, with regard to this feature, the Examiner cites column 9, lines 45-67 and column 10, lines 25-67 of Kuwamoto. Appellant submits that the cited portions of Kuwamoto appear to relate to a multi-window system that allows for selecting and editing data. An application program may issue a help message change request to the operating system. Appellant submits that the cited portions of Kuwamoto do not appear to teach or suggest

updating message text of entries in the database by re-installing the database on a computer system without re-installing an insurance claims processing program on the computer system. As such, Appellant submits that the cited art does not appear to teach at least this feature in combination with the other features of the cited art.

Claim 9

Claim 9 recites, in part, “wherein each message code comprises a message section and a message code identifier.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 1, for at least the reasons cited above.

Claim 14

Claim 14 recites, in part, “wherein said displaying the matching message text corresponding to the requested message code comprises the insurance claims processing program displaying the matching message text corresponding to the requested message code.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 1, for at least the reasons cited above.

Claim 18

Claim 18 recites, in part, “wherein the message text of each entry in the database is configured to be specified during an installation of the insurance claims processing program.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 17, for at least the reasons cited above.

Claim 19

Claim 19 recites, in part, “wherein the message text of each entry in the database is

configured to be specified during an installation of the database.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 17, for at least the reasons cited above.

Claim 20

Claim 20 recites, in part, “wherein the message text of each entry in the database is configured to be updated by re-installing the database on the computer system without re-installing the insurance claims processing program.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 17, for at least the reasons cited above.

Claim 25

Claim 25 recites, in part, “wherein each message code comprises a message section and a message code identifier.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 17, for at least the reasons cited above.

Claim 32

Claim 32 recites, in part, “wherein the message text of each entry in the database is configured to be specified during an installation of the insurance claims processing program.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 31, for at least the reasons cited above.

Claim 33

Claim 33 recites, in part, “wherein the message text of each entry in the database is configured to be specified during an installation of the database.” Appellant submits that the cited

art does not appear to teach or suggest this feature, in combination with the features of independent claim 31, for at least the reasons cited above.

Claim 34

Claim 34 recites, in part, “wherein the message text of each entry in the database is configured to be updated by re-installing the database on the computer system without re-installing the insurance claims processing program.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 31, for at least the reasons cited above.

Claim 39

Claim 39 recites, in part, “wherein each message code comprises a message section and a message code identifier.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 31, for at least the reasons cited above.

Claim 61

Claim 61 recites, in part, “wherein said specifying the message text of each entry in the database comprises modifying the message text of at least one of the entries in the database during the installation of the insurance claims processing program on the computer system.” Appellant submits that the cited art does not appear to teach or suggest this feature, in combination with the features of independent claim 1, for at least the reasons cited above.

**VIII. Conclusion**

For the foregoing reasons, it is submitted that the Examiner’s rejection of claims 1-4, 6-9, 11-25, 27-39, 41-46, and 58-61 was erroneous, and reversal of his decision is respectfully requested.

If any extension of time is required, Appellant hereby requests the appropriate extension of time. If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-36200/EBM.

Respectfully submitted,

/Eric B. Meyertons/

Eric B. Meyertons  
Reg. No. 34,876  
Attorney for Applicant

MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.  
P.O. Box 398  
Austin, TX 78767-0398  
(512) 853-8800 (voice)  
(512) 853-8801 (facsimile)

Date: \_\_\_\_\_

## **IX. Claims Appendix**

### **The claims on appeal are as follows:**

1. A method of processing a bodily injury insurance claim comprising:  
providing a database, each entry in the database comprising a message code and a  
corresponding message text;  
customizing the message text of at least one of the entries for a particular insurance  
company during an installation of an insurance claims processing program on a  
computer system, wherein said customizing the message text comprises modifying  
the message text of the at least one entry during the installation;  
sending an insurance claim to the insurance claims processing program, wherein the  
insurance claims processing program:  
  
automatically generates one or more processing steps in response to the  
insurance claim,  
  
automatically displays one or more processing steps to a user;  
  
automatically generates a request to display a message to the user based on  
the displayed processing steps, wherein the request comprises a requested  
message code;  
  
automatically searches the database for a matching entry which matches the  
requested message code, wherein the database stores a plurality of entries  
including the matching entry;  
  
automatically retrieves the matching entry from the database in response to  
said searching the database for the matching entry which matches the

requested message code, wherein the matching entry comprises a matching message text;

automatically displays the matching message text corresponding to the requested message code to the user along with one or more of the displayed processing steps, wherein the message text is configured to assist the user in processing the insurance claim using the insurance claims processing program;

receives input from the user relating to the insurance claim;

automatically estimates a bodily injury general damages value of the insurance claim based on input from the user, wherein the insurance claim comprises a bodily injury claim; and

displays the estimated value to the user.

2. The method of claim 1, further comprising:  
specifying the message text of each entry in the database during an installation of the insurance claims processing program on a computer system.
3. The method of claim 1, further comprising:  
specifying the message text of each entry in the database during an installation of the database on a computer system.
4. The method of claim 3, further comprising:  
updating the message text of each entry in the database by re-installing the database on the computer system without re-installing the insurance claims processing program on the computer system.

6. The method of claim 1,  
wherein the message text of one or more entries in the database is localized for use in a  
particular geographical location.
7. The method of claim 1,  
wherein the database comprises a relational database.
8. The method of claim 1,  
wherein the database comprises an object-oriented database.
9. The method of claim 1,  
wherein each message code comprises a message section and a message code identifier.
11. The method of claim 1,  
wherein the requested message text comprises information relevant to an estimate of a  
value of the insurance claim.
12. The method of claim 1,  
wherein the requested message code comprises an injury code which identifies a specific  
bodily injury, and wherein the requested message text comprises a name of the  
specific bodily injury.
13. The method of claim 1,  
wherein the requested message code comprises a treatment code which identifies a specific  
injury treatment, and wherein the requested message text comprises a name of the  
specific injury treatment.
14. The method of claim 1,

wherein said displaying the matching message text corresponding to the requested message code comprises the insurance claims processing program displaying the matching message text corresponding to the requested message code.

15. The method of claim 1,  
wherein said displaying the matching message text corresponding to the requested message code comprises displaying the matching message text on a display device coupled to a computer system.
16. The method of claim 1,  
wherein each message code comprises a sequence of alphanumeric values, wherein each sequence is unique relative to the other sequences.
17. A system comprising:  
a CPU;  
a memory coupled to the CPU, wherein the memory stores an insurance claims processing program which is executable by the CPU;  
a display device coupled to the CPU;  
a database coupled to the CPU, wherein the database stores a plurality of entries, wherein each entry in the database comprises a message code and a corresponding message text;  
wherein the memory stores program instructions which are executable by the CPU to:  
  
customize the message text of at least one entry in the database during an installation of the insurance claims processing program on a computer system, wherein said customizing the message text comprises modifying the message text of the at least one entry during the installation;  
  
receive an insurance claim;

automatically generate one or more processing steps in response to the insurance claim;

automatically display one or more processing steps to the user on the display device;

automatically generate a request to display a message to the user based on the displayed processing steps, wherein the request comprises a requested message code;

automatically search the database for a matching entry which matches the requested message code;

automatically retrieve the matching entry from the database, wherein the matching entry comprises a matching message text;

automatically display the matching message text corresponding to the requested message code to the user on the display device along with one or more of the displayed processing steps, wherein the message text is configured to assist a user in processing the insurance claim using the insurance claims processing program; and

receive input from the user relating to the insurance claim;

automatically estimate a bodily injury general damages value of the insurance claim based on the input from the user using the insurance claim processing program, wherein the insurance claim comprises a bodily injury claim; and

display the estimated value to the user.

18. The system of claim 17,  
wherein the message text of each entry in the database is configured to be specified during  
an installation of the insurance claims processing program.
19. The system of claim 17,  
wherein the message text of each entry in the database is configured to be specified during  
an installation of the database.
20. The system of claim 19,  
wherein the message text of each entry in the database is configured to be updated by re-  
installing the database on the computer system without re-installing the insurance  
claims processing program.
21. The system of claim 17,  
wherein the message text of at least one of the entries in the database is customized for  
use by a particular insurance organization.
22. The system of claim 17,  
wherein the message text of one or more entries in the database is localized for use in a  
particular geographical location.
23. The system of claim 17,  
wherein the database comprises a relational database.
24. The system of claim 17,  
wherein the database comprises an object-oriented database.

25. The system of claim 17,  
wherein each message code comprises a message section and a message code identifier.
27. The system of claim 17,  
wherein the requested message text comprises information relevant to an estimate of a  
value of the insurance claim.
28. The system of claim 17,  
wherein the requested message code comprises an injury code which identifies a specific  
bodily injury, and wherein the requested message text comprises a name of the  
specific bodily injury.
29. The system of claim 17,  
wherein the requested message code comprises a treatment code which identifies a specific  
injury treatment, and wherein the requested message text comprises a name of the  
specific injury treatment.
30. The system of claim 17,  
wherein each message code comprises a sequence of alphanumeric values, wherein each  
sequence is unique relative to the other sequences.
31. A carrier medium comprising program instructions, wherein the program instructions are  
executable by a computer system to implement a method of:  
  
customizing the message text of at least one of the entry in a database for a  
particular insurance company during an installation of an insurance claims  
processing program on a computer system; wherein each entry in the database  
comprises a message code and a corresponding message text; wherein said

customizing the message text comprises modifying the message text of the at least one entry during the installation;

sending an insurance claim to the insurance claim processing program, wherein the insurance claim processing program:

automatically generates one or more processing steps in response to the insurance claim;

automatically displays one or more processing steps to a user;

automatically generates a request to display a message to the user based on the displayed processing steps, wherein the request comprises a requested message code;

automatically searches a database for a matching entry which matches the requested message code, wherein the database stores a plurality of entries including the matching entry, wherein each entry in the database comprises a message code and a corresponding message text;

automatically retrieves the matching entry from the database in response to said searching the database for the matching entry which matches the requested message code, wherein the matching entry comprises a matching message text;

automatically displays the matching message text corresponding to the requested message code to the user along with one or more of the displayed processing steps, wherein the message text is configured to assist

a user in processing the insurance claim using an insurance claims processing program;

receives input from the user relating to the insurance claim;

automatically estimates a bodily injury general damages value of the insurance claim based on input from the user using the insurance claim processing program, wherein the insurance claim comprises a bodily injury claim; and

displays the estimated value to the user.

32. The carrier medium of claim 31,  
wherein the message text of each entry in the database is configured to be specified during an installation of the insurance claims processing program.
33. The carrier medium of claim 31,  
wherein the message text of each entry in the database is configured to be specified during an installation of the database.
34. The carrier medium of claim 33,  
wherein the message text of each entry in the database is configured to be updated by re-installing the database on the computer system without re-installing the insurance claims processing program.
35. The carrier medium of claim 31,  
wherein the message text of at least one of the entries in the database is customized for use by a particular insurance organization.

36. The carrier medium of claim 31,  
wherein the message text of one or more entries in the database is localized for use in a  
particular geographical location.
37. The carrier medium of claim 31,  
wherein the database comprises a relational database.
38. The carrier medium of claim 31,  
wherein the database comprises an object-oriented database.
39. The carrier medium of claim 31,  
wherein each message code comprises a message section and a message code identifier.
41. The carrier medium of claim 31,  
wherein the requested message text comprises information relevant to an estimate of a  
value of the insurance claim.
42. The carrier medium of claim 31,  
wherein the requested message code comprises an injury code which identifies a specific  
bodily injury, and wherein the requested message text comprises a name of the  
specific bodily injury.
43. The carrier medium of claim 31,  
wherein the requested message code comprises a treatment code which identifies a specific  
injury treatment, and wherein the requested message text comprises a name of the  
specific injury treatment.
44. The carrier medium of claim 31,

wherein said displaying the matching message text corresponding to the requested message code comprises the insurance claims processing program displaying the matching message text corresponding to the requested message code.

45. The carrier medium of claim 31,  
wherein said displaying the matching message text corresponding to the requested message code comprises displaying the matching message text on a display device coupled to a computer system.

46. The carrier medium of claim 31,  
wherein each message code comprises a sequence of alphanumeric values, wherein each sequence is unique relative to the other sequences.

58. The method of claim 1, wherein the matching message text warns a user of the insurance claims processing program of an out of range input value.

59. The method of claim 13, further comprising estimating a bodily injury general damages value based at least in part on the specific injury treatment.

60. The method of claim 1, further comprising modifying at least one processing step of the insurance claim processing program in response to said displaying of the matching message text.

61. The method of claim 2, wherein said specifying the message text of each entry in the database comprises modifying the message text of at least one of the entries in the database during the installation of the insurance claims processing program on the computer system.

**X. Evidence Appendix**

No evidence submitted under 37 CFR §§ 1.130, 1.131 or 1.132 or otherwise entered by the Examiner is relied upon in this appeal.

**XI. Related Proceedings Appendix**

There are no related proceedings.